

July 16, 2009

NCO FINANCIAL SYSTEMS INC
Formerly Financial Collection Agencies
507 Prudential Road. Horsham PA 19004

NCO FINANCIAL SYSTEMS INC
10540 White Rock Rd # 250
Rancho Cordova, CA 95670-6094
Tel: (916) 851 -9000

From: Dr. Nira Woods
2550 PCH # 68
Torrance, CA 90505
Tel: (310) 326-6174

Subject: NCO collection Account Information

ACCOUNT #: 1342976200113

Reference #: P67473, Tel: 1-800-303-1995

By this letter I notify you, that you are in violation of

CALIFORNIA CODES

CIVIL CODE

SECTION 1788.30

To the Collector identified above,

Cease and desist your collection efforts and your phone calls, immediately. I owe you nothing.

I demand that you inform me in writing immediately, by First Class mail return receipt requested, that you have closed and or deleted the above accounts.

I demand that you notify the credit score companies that you have deleted the above accounts.

You are willfully and knowingly violates this title with respect to the above account and reference number, therefore in addition to actual damages sustained by you as a result of the violation, also be liable to additional liability and a penalty in such amount as the court may allow, which shall not be less than one hundred dollars (\$100) nor greater than one thousand dollars (\$1,000), for each time you approach me to collect alleged dept in this account, as the hon. court will find proper.

Sincerely,

Nira Schwartz-Woods,
2550 PCH # 68,
Torrance, CA 90505, (310.326.6174)

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

NIRA SCHWARTZ WOODS, and I do swear or declare that on this date, as required by Supreme Court Rule 29, our address is 2550 PCH # 68, Torrance, California 90505.

On July 16, 2009, we served the foregoing document described as:

Subject: NCO collection Account Information

ACCOUNT #: 1342976200113

Reference #: P67473, Tel: 1-800-303-1995

By this letter I notify you, that you are in violation of

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on Defendants parties in this action by placing a true and correct copy thereof, enclosed in a sealed envelope **BY FIRST CLASS MAIL** and addressed as follows:

NCO FINANCIAL SYSTEMS INC

Formerly Financial Collection Agencies
507 Prudential Road. Horsham PA 19004

NCO FINANCIAL SYSTEMS INC

10540 White Rock Rd # 250
Rancho Cordova, CA 95670-6094

Executed on July 16, 2009, at Los Angeles, California.

Plaintiff Schwartz